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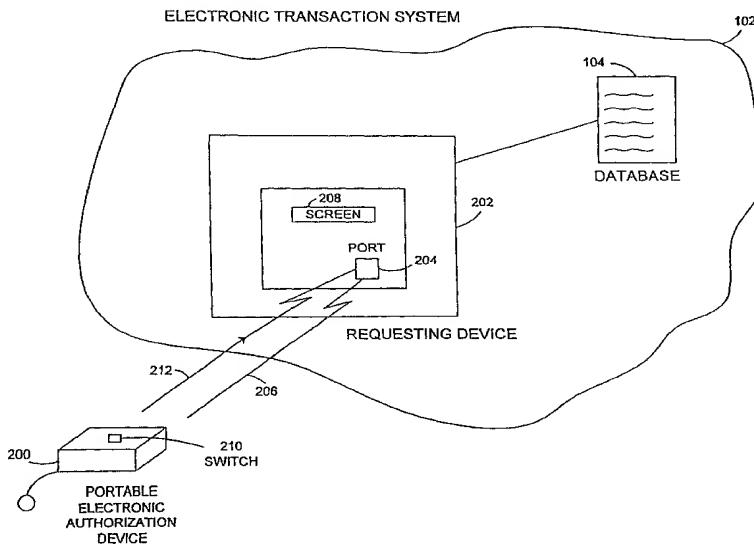
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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: PAYMENT SYSTEM



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(57) Abstract: A method permits a user to conduct a charged transaction utilizing a charge terminal of an electronic transaction system, the charge card terminal being configured to interface with a charge card for the purpose of conducting the charge card transaction. A merchant card is provided to a merchant where the charge card transaction is to be conducted. A charge card terminal at the merchant accepts the merchant card and a pin number or cellular phone number from the user conducting the charge card transaction. The phone number or pin number of the customer causes a call to be placed to a cellular phone of a person required to authorize the charge card transaction.

INTERNATIONAL SEARCH REPORT

Int'l Application No
PCT/US 02/38377

A. CLASSIFICATION OF SUBJECT MATTER
IPC 7 G07F7/10

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC 7 G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category ^a	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 01 69388 A (ESIGN INC) 20 September 2001 (2001-09-20) the whole document ---	1-12
X	US 6 282 656 B1 (WANG YNJIUN PAUL) 28 August 2001 (2001-08-28) the whole document ---	1-12
A	EP 1 152 378 A (NCR INT INC) 7 November 2001 (2001-11-07) abstract; claims 1-8; figures 1-5 -----	1-12

Further documents are listed in the continuation of box C.

Patent family members are listed in annex.

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INTERNATIONAL SEARCH REPORT

Information on patent family members

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